

UNITED STATES BANKRUPTCY COURT  
District of New Jersey

IN RE: Nereida E Alvarez  
Miguel A Perez

Case No.: 17-28432  
Judge: Hon. Michael B. Kaplan, USBJ  
Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

Original  
 Motions Included

Modified/Notice Required  
 Modified/No Notice Required

Date: 9/11/2017

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS WILL BE AFFECTED.**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

- DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.
- DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.
- DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney JMG Initial Debtor: NEA Initial Co-Debtor MAP

**Part 1: Payment and Length of Plan**

- a. The debtor shall pay 200.00 Monthly to the Chapter 13 Trustee, starting on October 1, 2017 for approximately 36 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:

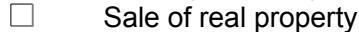


Future Earnings



Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:



Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_



Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_



Loan modification with respect to mortgage encumbering property:

Description: Debtor's Residenc, 50 Coddington Avenue, Perth Amboy, NJ 08861

Proposed date for completion: 3/31/2018

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e.  Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection**

**NONE**

a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Justin M. Gillman, Esq. ~8291	Attorney Fees	2,432.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:**  **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Central Loan Admin & R	50 Coddington Avenue Perth Amboy, NJ 08861 Middlesex County	45,719.37	0.00	4,048.00 Distributions pending loan modification	2,133.21

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:**   
**NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:**  **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments**  **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
-NONE-							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender  NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C. 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan  NONE**

The following secured claims are unaffected by the Plan:

Creditor

**g. Secured Claims to be Paid in Full Through the Plan  NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan

**Part 5: Unsecured Claims  NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- Not less than \$\_\_\_\_ to be distributed *pro rata*  
 Not less than \_\_\_\_ percent  
 *Pro Rata* distribution from any remaining funds

b. **Separately Classified Unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases  NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Ally Financial	0.00	Lease Monthly payments: \$309.00	NO Arrearage	\$309.00

**Part 7: Motions  NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, *Notice of Chapter 13 Plan Transmittal* and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).  NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.  NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.  NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- Upon Confirmation
- Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C.

Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification  NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_.

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
--	--

Are Schedules I and J being filed simultaneously with this Modified Plan?  Yes  No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures

**NONE**

Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date September 6, 2017

/s/ Justin M. Gillman, Esq.

Justin M. Gillman, Esq.

Attorney for the Debtor

/s/ Nereida E Alvarez

Nereida E Alvarez

Debtor

Date: September 6, 2017

/s/ Miguel A Perez

Miguel A Perez

Joint Debtor

**Signatures**

The Debtor(s) and the attorney for the Debtor(s) if any, must sign this Plan.

Date September 6, 2017

/s/ Justin M. Gillman, Esq.

Justin M. Gillman, Esq.

Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: September 6, 2017

/s/ Nereida E Alvarez

Nereida E Alvarez

Debtor

Date: September 6, 2017

/s/ Miguel A Perez

Miguel A Perez

Joint Debtor

**Certificate of Notice Page 7 of 9**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Nereida E Alvarez  
 Miguel A. Perez  
 Debtors

Case No. 17-28432-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf901

Page 1 of 3  
 Total Noticed: 73

Date Rcvd: Oct 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2017.

db/jdb +Nereida E Alvarez, Miguel A. Perez, 50 Coddington Avenue, Perth Amboy, NJ 08861-1558  
 517060697 +ARS/Account Resolution Specialist, 1643 Harrison Pkwy Ste 1, Sunrise, FL 33323-2857  
 517060696 +ARS/Account Resolution Specialist, Po Box 450979, Sunrise, FL 33345-9079  
 517060699 +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015  
 517060700 +Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803  
 517060702 +Belden Jewelers/Sterling Jewelers, Inc, Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799  
 517060703 +Belden Jewelers/Sterling Jewelers, Inc, 375 Ghent Rd, Fairlawn, OH 44333-4601  
 517060704 +BioReference Laboratories, 481 Edward H. Ross Dr., Elmwood Park, NJ 07407-3128  
 517060707 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
 517060706 +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 517060715 +Central Jersey Pathology Consultants, PO Box 95000, Philadelphia, PA 19195-0001  
 517060718 +Chase Mtg, 3415 Vision Dr, Columbus, OH 43219-6009  
 517060719 +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696  
 517060722 +Citibank, 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 517060720 +Citibank, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040  
 517060725 +Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497  
 517060724 +Citibank/The Home Depot, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040  
 517060726 +Comenity Bank/nwyrk&co, 220 W Schrock Rd, Westerville, OH 43081-2873  
 517060727 +Credence Resource Management, Po Box 2300, Southgate, MI 48195-4300  
 517060729 +Credence Resource Management, LLC, Po Box 2390, Southgate, MI 48195-4390  
 517060731 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services, 1 Dell Way, Round Rock, TX 78682)  
 517060748 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 517060749 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
 517060750 +James Street Anesthesia, PO Box 4640, Rutherford, NJ 07070-0464  
 517060754 +Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240  
 517060755 +Lincoln Dental Center PC, 2 State Route 27, Edison, NJ 08820-3961  
 517060756 +Middlesex County Sheriff's Office, 701 Livingston Ave., P.O. Box 1188, New Brunswick, NJ 08903-1188  
 517060759 +North Rainbow Emerg Phys, LLC, PO Box 37794, Philadelphia, PA 19101-5094  
 517060760 +Nys Higher Ed Services, 99 Washington Ave, Albany, NY 12210-2822  
 517060767 +Pluese, Becker & Saltzman, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318  
 517060768 +Provident/shore Mortga, 770 S Adams Rd Ste 300, Birmingham, MI 48009-6949  
 517060775 +RMB Inc., 409 Bearden Park Circle, Knoxville, TN 37919-7448  
 517060769 +Raritan Bay Medical Center, PO Box 11664, Newark, NJ 07101-4664  
 517060773 +Regional Women's Health Group, LLC, PO Box 536, Voorhees, NJ 08043-0536  
 517060774 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515  
 517060776 +Saint Peters University Hospital, 254 Easton Avenue, New Brunswick, NJ 08901-1766  
 517060777 +State of New Jersey, Department of Labor and Workforce, PO Box 951, Trenton, NJ 08625-0951  
 517060778 +Surgical Practice Associates, LLC, 98 James Street, Suite 202, Edison, NJ 08820-3902  
 517060783 +The Surgery Center at Old Bridge, 2 Hospital Plaza #350, Old Bridge, NJ 08857-3153  
 517060784 +TransUnion, P.O. Box 2000, Crum Lynne, PA 19022-2000  
 517060785 +University Radiology Group, PC, PO Box 1075, East Brunswick, NJ 08816-1075  
 517060786 +Wells Fargo Auto Finance, Attn: Bankruptcy, Po Box 29704, Phoenix, AZ 85038-9704  
 517060787 Wells Fargo Auto Finance, Mac 4031-080, Phoenix, AZ 85038  
 517060789 +Wells Fargo Dealer Services, Po Box 1697, Winterville, NC 28590-1697  
 517060788 +Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 12 2017 22:18:18 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 12 2017 22:18:16 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517060694 E-mail/Text: ebn@americollect.com Oct 12 2017 22:18:22 Americollect Inc, Po Box 1566, 1851 S Alverno Rd, Manitowoc, WI 54221  
 517060695 E-mail/Text: ebn@americollect.com Oct 12 2017 22:18:22 Americollect Inc, Po Box 1566, Manitowoc, WI 54221  
 517060698 E-mail/Text: g20956@att.com Oct 12 2017 22:18:44 AT&T Mobility, 208 S. Akard St, Dallas, TX 75202-4206  
 517060687 E-mail/Text: EBNProcessing@afni.com Oct 12 2017 22:18:24 Afni, Inc., 1310 Martin Luther King Dr, PO Box 3517, Bloomington, IL 61702-3517  
 517060688 E-mail/Text: ally@ebn.phinsolutions.com Oct 12 2017 22:17:40 Ally Financial, Po Box 380901, Bloomington, MN 55438-0901  
 517060689 E-mail/Text: ally@ebn.phinsolutions.com Oct 12 2017 22:17:40 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300  
 517060692 E-mail/Text: American@AABinfo.net Oct 12 2017 22:18:07 American Adjustment Bu, 73 Field St, Waterbury, CT 06702-1906

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 73

Date Rcvd: Oct 12, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

517060691	+E-mail/Text: American@AABinfo.net Oct 12 2017 22:18:07	American Adjustment Bu, Po Box 2758, Waterbury, CT 06723-2758
517060693	+E-mail/Text: American@AABinfo.net Oct 12 2017 22:18:07	American Adjustment Bureau, Inc., 73 Field Street, Waterbury, CT 06702-1906
517060701	+E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 12 2017 22:18:37	Bayview Loan Servicing, 4425 Ponce De Leon BLVD, 5th Fl, Coral Gables, FL 33146-1837
517060708	+E-mail/Text: collections@cjfcu.org Oct 12 2017 22:17:41	Central Jersey Fcu, 380 Berry St, Woodbridge, NJ 07095-3347
517060716	+E-mail/Text: kzoepfel@credit-control.com Oct 12 2017 22:18:19	Central Loan Admin & R, 425 Phillips Blvd, Ewing, NJ 08618-1430
517060717	+E-mail/Text: lorijo.davis@ynhh.org Oct 12 2017 22:18:20	Century Financial Services, 23 Maiden Lane, North Haven, CT 06473-2351
517060728	+E-mail/Text: bankruptcy@credencerm.com Oct 12 2017 22:18:47	Credence Resource Management, 17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1940
517060740	+E-mail/PDF: pa_dc_ed@navient.com Oct 12 2017 22:21:23	Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
517060732	+E-mail/PDF: pa_dc_ed@navient.com Oct 12 2017 22:27:45	Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
517060751	+E-mail/Text: masmith@jfkhealth.org Oct 12 2017 22:18:45	JFK Medical Center, 80 James Street, 4th Floor, Edison, NJ 08820-3938
517060758	+E-mail/PDF: pa_dc_claims@navient.com Oct 12 2017 22:27:45	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
517060757	+E-mail/PDF: pa_dc_claims@navient.com Oct 12 2017 22:21:24	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
517060762	+E-mail/PDF: cbp@onemainfinancial.com Oct 12 2017 22:21:17	OneMain, Po Box 1010, Evansville, IN 47706-1010
517060761	+E-mail/PDF: cbp@onemainfinancial.com Oct 12 2017 22:20:50	OneMain, Attn: Bankruptcy, 601 Nw 2nd St, Evansville, IN 47708-1013
517060765	+E-mail/PDF: cbp@onemainfinancial.com Oct 12 2017 22:20:50	Onemain Financial/Citifinancial, 6801 Colwell Blvd, Irving, TX 75039-3198
517060763	+E-mail/PDF: cbp@onemainfinancial.com Oct 12 2017 22:20:50	Onemain Financial/Citifinancial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198
517064217	+E-mail/PDF: geccsedi@recoverycorp.com Oct 12 2017 22:21:20	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517060779	+E-mail/PDF: geccsedi@recoverycorp.com Oct 12 2017 22:21:20	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517060781	+E-mail/PDF: geccsedi@recoverycorp.com Oct 12 2017 22:20:53	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517060705	Cap1/bstby
517060690*	+Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
517060709*	+Central Jersey Fcu, 380 Berry St, Woodbridge, NJ 07095-3347
517060710*	+Central Jersey Fcu, 380 Berry St, Woodbridge, NJ 07095-3347
517060711*	+Central Jersey Fcu, 380 Berry St, Woodbridge, NJ 07095-3347
517060712*	+Central Jersey Fcu, 380 Berry St, Woodbridge, NJ 07095-3347
517060713*	+Central Jersey Fcu, 380 Berry St, Woodbridge, NJ 07095-3347
517060714*	+Central Jersey Fcu, 380 Berry St, Woodbridge, NJ 07095-3347
517060721*	+Citibank, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517060723*	+Citibank, 701 East 60th Street North, Sioux Falls, SD 57104-0493
517060730*	++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 (address filed with court: Dell Financial Services, Attn: Bankruptcy, Po Box 81577, Austin, TX 78708)
517060741*	+Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
517060742*	+Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
517060743*	+Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
517060744*	+Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
517060745*	+Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
517060746*	+Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
517060747*	+Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
517060733*	+Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
517060734*	+Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
517060735*	+Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
517060736*	+Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
517060737*	+Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
517060738*	+Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
517060739*	+Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
517060752*	+JFK Medical Center, 80 James Street, 4th Floor, Edison, NJ 08820-3938
517060753*	+JFK Medical Center, 80 James Street, 4th Floor, Edison, NJ 08820-3938
517060766*	+Onemain Financial/Citifinancial, 6801 Colwell Blvd, Irving, TX 75039-3198
517060764*	+Onemain Financial/Citifinancial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198
517060770*	+Raritan Bay Medical Center, PO Box 11664, Newark, NJ 07101-4664
517060771*	+Raritan Bay Medical Center, PO Box 11664, Newark, NJ 07101-4664
517060772*	+Raritan Bay Medical Center, PO Box 11664, Newark, NJ 07101-4664
517060780*	+Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517060782*	+Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007

TOTALS: 1, \* 33, ## 0

District/off: 0312-3

User: admin  
Form ID: pdf901

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Total Noticed: 73

Date Rcvd: Oct 12, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 14, 2017

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Justin M Gillman on behalf of Debtor Nereida E Alvarez abgillman@optonline.net,  
r47252@notify.bestcase.com  
Justin M Gillman on behalf of Joint Debtor Miguel A. Perez abgillman@optonline.net,  
r47252@notify.bestcase.com  
Rebecca Ann Solarz on behalf of Creditor LakeView Loan Servicing, LLC rsolarz@kmllawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5